

(19) World Intellectual Property  
Organization  
International Bureau



(43) International Publication Date  
9 June 2005 (09.06.2005)

PCT

(10) International Publication Number  
**WO 2005/052801 A1**

(51) International Patent Classification<sup>7</sup>: **G06F 12/14**,  
17/60, 157/00

(21) International Application Number:  
PCT/AU2004/001663

(22) International Filing Date:  
26 November 2004 (26.11.2004)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:  
2003906527 26 November 2003 (26.11.2003) AU

(71) Applicant (for all designated States except US): **POINT  
OF PAY PTY LTD** [AU/AU]; 26 Harker Street, Burwood,  
Victoria 3125 (AU).

(72) Inventors; and

(75) Inventors/Applicants (for US only): **ELBAUM, Hector**

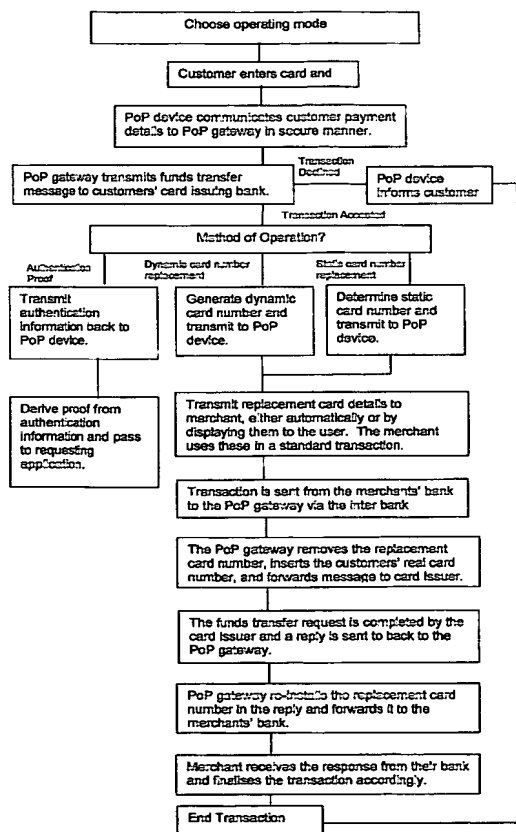
Daniel [AU/AU]; 3 Annette Place, Templestowe, Victoria 3106 (AU). **JAMIESON, Andrew** [GB/AU]; 12 Harrison Street, Brunswick, Victoria 3057 (AU). **MCGREGOR, David** [AU/AU]; 2 Pineview Close, Wheelers Hill, Victoria 3150 (AU).

(74) Agent: **DI GIANTOMASSO, Donato Franco**; KNIGHTSBRIDGE PATENT ATTORNEYS, Level 8, Citibank Centre, 350 Collins Street, Melbourne, Victoria 3000 (AU).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM,

[Continued on next page]

(54) Title: **SECURE PAYMENT SYSTEM**



(57) Abstract: The present invention provides a system for the authentication by a card-issuing financial institution of identifying information of a card-holding user of a public data network, including: a secure data entry device connected to the public data network; and a gateway device connected to the public data network and to a private data network used for transmitting messages between financial institutions; wherein the secure data entry device includes means for the user to enter identifying information of a card issued by the card issuing financial institution, and means for transmitting the identifying information in a secure manner over the public data network to the gateway device; and wherein the gateway device includes means for transmitting the identifying information to the card-issuing financial institution and for receiving an approval response from the card-issuing financial institution over the private data network; whereby the approval response provides authentication of the identifying information by the card-issuing financial institution.



TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

(84) **Designated States** (*unless otherwise indicated, for every kind of regional protection available*): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

**Declaration under Rule 4.17:**

— *as to the identity of the inventor (Rule 4.17(i)) for all designations*

**Published:**

— *with international search report*

*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*